

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	412 N Arbutus Avenue, Pasco, WA 99301	<b>Order ID</b>	8497213	<b>Property ID</b>	33505885
<b>Inspection Date</b>	10/31/2022	<b>Date of Report</b>	11/01/2022		
<b>Loan Number</b>	51662	<b>APN</b>	113760113		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Franklin		

### Tracking IDs

<b>Order Tracking ID</b>	103122_BPO	<b>Tracking ID 1</b>	103122_BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	MOISES A ROBLES	<b>Condition Comments</b> The subject property appears to be in good condition except for the landscape which has been neglected. No repairs needed per the visual exterior inspection.
<b>R. E. Taxes</b>	\$1,802	
<b>Assessed Value</b>	\$237,200	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> Located on a quiet street with well maintained homes of like construction and style. Close to schools, shopping and freeway access.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$204600 High: \$397400	
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	412 N Arbutus Avenue	2116 E Sycamore Ct	3223 E Helena St	3210 E Helena St
<b>City, State</b>	Pasco, WA	Pasco, WA	Pasco, WA	Pasco, WA
<b>Zip Code</b>	99301	99301	99301	99301
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.21 <sup>1</sup>	0.80 <sup>1</sup>	0.79 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$345,000	\$399,900	\$409,500
<b>List Price \$</b>	--	\$325,000	\$399,900	\$399,900
<b>Original List Date</b>		08/25/2022	10/13/2022	08/02/2022
<b>DOM · Cumulative DOM</b>	-- · --	67 · 68	18 · 19	90 · 91
<b>Age (# of years)</b>	17	14	1	1
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,184	1,236	1,571	1,442
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.28 acres	0.21 acres	0.20 acres
<b>Other</b>	0	0	0	0

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Current Listings - Cont.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

- Listing 1** LC1 Superior. Sup. GLA -\$5,000, Sup. lot size -\$1500. MLS# 263910 Very clean and well-kept home in Town & Country Village #3 subdivision located in East Pasco. This home has the potential for cozy living with open flow. Pride of ownership is apparent throughout the home. Great for first time home buyers! Easy highway access puts buyer within 15 min of shopping, restaurants and schools. Enjoy family evenings in your own fully fenced, spacious backyard or enjoy warm nights on the front covered patio area.
- Listing 2** LC2 Superior. Sup. age -\$20,000, Sup GLA -\$39,000, Sup. bedroom count -\$5,000. MLS# 264866 Welcome to the vibrant Tierra Vida Community! This gorgeous 1571 sq ft stucco home offers 4 bedrooms, 2 full baths with granite counter tops, and walk-in closet in the master bedroom. Laminate flooring throughout the living room, dining room, kitchen area, granite counter tops in the kitchen with large island. Sliding door that leads to the back patio. This open concept floor plan with 9' ceilings allows for plenty of room for entertaining. All bedrooms offer carpeting for coziness. The 2 car garage is fully finished as well.
- Listing 3** LC3 Superior. Sup. age -\$20,000, Sup. GLA -\$26,000. MLS# 263445 Brand new ready to move in 1444 square feet lvp floors throughout the living room, dinning room, kitchen area, granite counter tops in the kitchen with a large and spacious island, huge pantry with lots of storage, large windows for extra light, high 9 foot ceilings, double doors leading into a spacious office. 3 nice size bedrooms, master suite has a walk in closet and double sinks in master bathroom, garage is a 2 car finished garage. Professionally landscaped and fenced.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	412 N Arbutus Avenue	2216 E Alvina St	2511 E Parkview Blvd	603 N Sycamore Ave
<b>City, State</b>	Pasco, WA	Pasco, WA	Pasco, WA	Pasco, WA
<b>Zip Code</b>	99301	99301	99301	99301
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.23 <sup>1</sup>	0.23 <sup>1</sup>	0.23 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$320,000	\$330,000	\$360,000
<b>List Price \$</b>	--	\$320,000	\$330,000	\$360,000
<b>Sale Price \$</b>	--	\$317,000	\$345,000	\$360,000
<b>Type of Financing</b>	--	Conventional	Conventional	Fha
<b>Date of Sale</b>	--	06/23/2022	03/31/2022	09/20/2022
<b>DOM · Cumulative DOM</b>	-- · --	41 · 41	28 · 28	35 · 35
<b>Age (# of years)</b>	17	17	16	1
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,184	1,232	1,216	1,263
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.17 acres	0.19 acres	0.18 acres
<b>Other</b>	0	0	0	0
<b>Net Adjustment</b>	--	-\$5,000	-\$5,000	-\$28,000
<b>Adjusted Price</b>	--	\$312,000	\$340,000	\$332,000

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** SC1 Superior. Sup. GLA -\$5,000. MLS# 261460 Pasco home ready for new owners! This home is the perfect option for the first-time buyer, or a perfect rental investment. It features a open floor plan, newer laminate floor throughout and a spacious kitchen with a breakfast bar, plenty of cabinet space, and dining space with access to the patio. You will find 3 bedrooms, 2 bathrooms, and a laundry area with storage space. Spacious backyard for entertaining, open patio area and a 2-car garage. This Move-In Ready home is conveniently located near schools, parks, and easy highway access.
- Sold 2** SC2 Superior. Sup. GLA -\$5,000. MLS# 259758 Stop renting and come and look at this beauty with 2 spacious rooms and a master suite. This home is well taken care of, you will be greeted with high ceilings and an open floor plan. Beautiful flooring in all the house. The backyard is ready for those family bbq's.
- Sold 3** SC3 Sup. age -\$20,000, Sup. GLA -\$8,000. MLS# 263745 Gorgeous Home on a corner lot! Built in 2021, this newer home has much to offer! The open concept floor plan is great for entertainment with tall, coffered ceilings, durable laminate flooring, kitchen with large island, luxurious granite counters, plenty of cabinet space, elegant back splash, soft close features, modern built-in appliances, recessed lighting, newer carpets in the 3 large bedrooms with recessed lighting and separate ceiling fans. The master suite includes a master bath, tile shower with glass doors and walk-in closet. The convenient newer energy efficient HVAC is remote controlled for easy temperature adjustment. The spacious garage includes windows and aside door for access to the back yard. Around the fascia are recessed lights on a timer and a electrical plugin ready for your Christmas lights during the winter months. The fully fenced yard has concrete curbing for easy maintenance, timed UGS, big mature trees for the desirable evening shade from the comfort of the covered front porch. Nearby amenities include parks, schools, shopping with quick and easy highway access.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject property has not been listed within the last 12 months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$335,000	\$335,000
<b>Sales Price</b>	\$330,000	\$330,000
<b>30 Day Price</b>	\$330,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject is in a desirable neighborhood of well maintained homes and close to schools. High demand for homes under \$400,000. Subject's market area is short of inventory. Good comps support the suggested list price.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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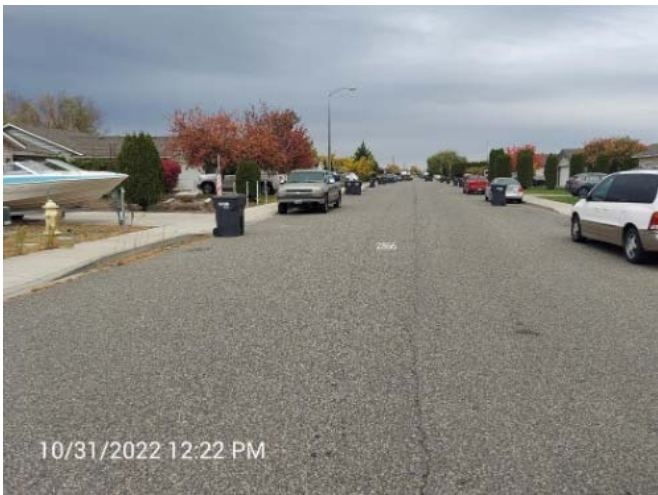
### Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 2116 E Sycamore Ct  
Pasco, WA 99301



Front

**L2** 3223 E Helena St  
Pasco, WA 99301



Front

**L3** 3210 E Helena St  
Pasco, WA 99301



Front



## Sales Photos

**S1** 2216 E Alvina St  
Pasco, WA 99301



Front

**S2** 2511 E Parkview Blvd  
Pasco, WA 99301



Front

**S3** 603 N Sycamore Ave  
Pasco, WA 99301



Front

### ClearMaps Addendum

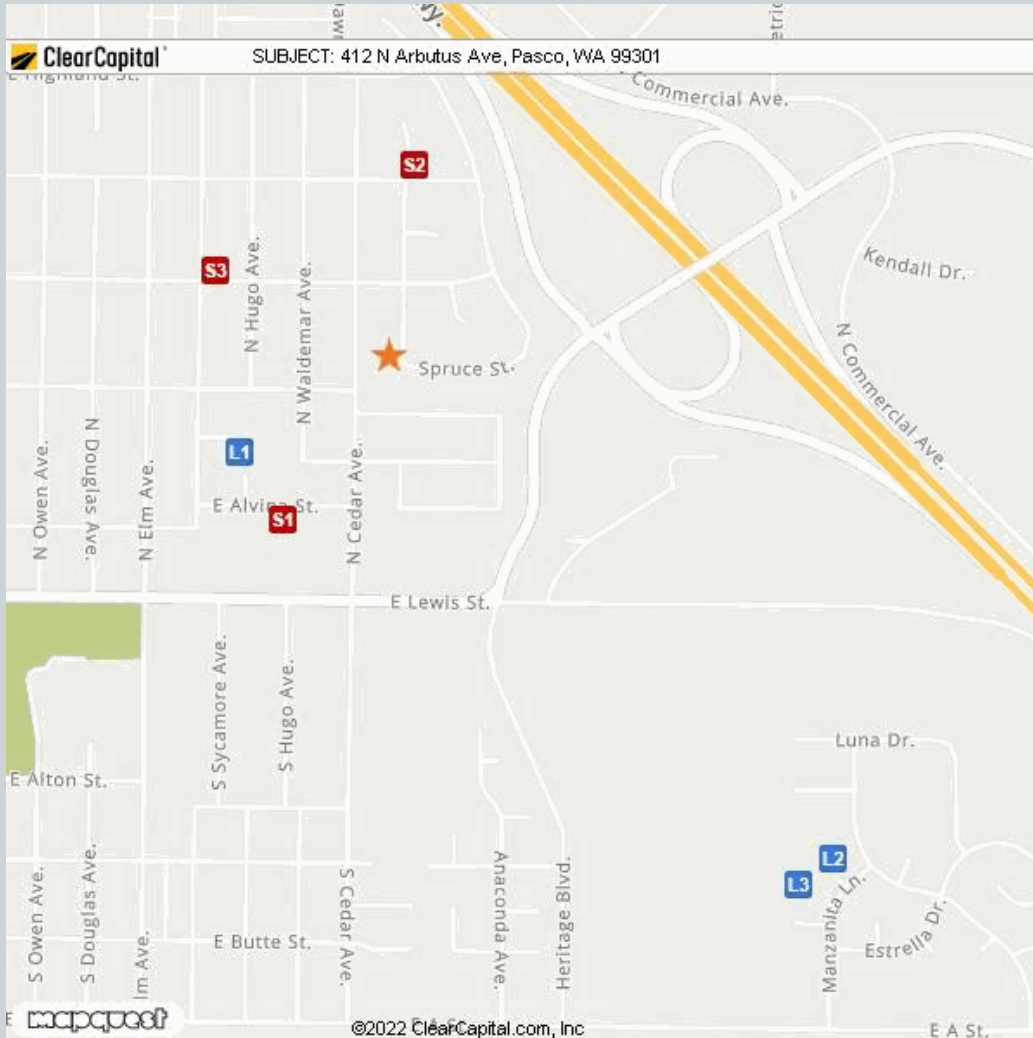
**Address** ★ 412 N Arbutus Avenue, Pasco, WA 99301

**Loan Number** 51662

**Suggested List** \$335,000

**Suggested Repaired** \$335,000

**Sale** \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	412 N Arbutus Avenue, Pasco, WA 99301	--	Parcel Match
L1 Listing 1	2116 E Sycamore Ct, Pasco, WA 99301	0.21 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3223 E Helena St, Pasco, WA 99301	0.80 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3210 E Helena St, Pasco, WA 99301	0.79 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2216 E Alvina St, Pasco, WA 99301	0.23 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2511 E Parkview Blvd, Pasco, WA 99301	0.23 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	603 N Sycamore Ave, Pasco, WA 99301	0.23 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

### Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Lee Feigum	<b>Company/Brokerage</b>	Lee Feigum & Associates
<b>License No</b>	7213	<b>Address</b>	454 Cherry Blossom Lp Richland WA 99352
<b>License Expiration</b>	01/06/2024	<b>License State</b>	WA
<b>Phone</b>	5095394512	<b>Email</b>	lfeigum587@gmail.com
<b>Broker Distance to Subject</b>	10.65 miles	<b>Date Signed</b>	10/31/2022

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**If this report is developed as a brokers price opinion, this brokers price opinion is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW, who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.**

**If this report is developed as an Evaluation, this Evaluation is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.**

**Unless otherwise specifically agreed to in writing:**

**The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.**